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PATENT  
Customer No. 22,852  
Attorney Docket No. 06556.0039

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	)	
	)	
John D. POLK et al.	)	Group Art Unit: 3694
	)	
Application No.: 10/043,493	)	Examiner: Mary Da Zhi Wang Cheung
	)	
Filed: January 14, 2002	)	Confirmation No. 9208
	)	
For: APPARATUS AND METHODS	)	
FOR PROVIDING A PAYMENT	)	
SYSTEM OVER A NETWORK	)	

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**RESPONSE TO NOTICE OF NON-COMPLIANT AMENDMENT**

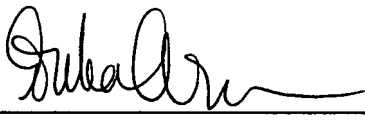
The Notice of Non-Compliant Amendment mailed on July 17, 2007, stated that the text of new claims must not be underlined and that Applicants' Response to Office Action filed July 3, 2007, was therefore non-compliant. In response, as specified in 37 C.F.R. § 1.121, Applicants submit herewith a revised Amendments to the Claims section that does not underline the text of the new claims. This response is timely because it is filed within one month of the mail date of the Notice of Non-Compliant Amendment.

Please grant any extensions of time required to enter this response and charge any required fees to our deposit account 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,  
GARRETT & DUNNER, L.L.P.

Dated: August 14, 2007

By:   
Erika H. Arner  
Reg. No. 57,540

Attachment: Corrected Amendments to the Claims section (9 pages)